

**United States Bankruptcy Court**  
Eastern District of Virginia  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 09-18518-RGM  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jang Eun Han  
4121 Wadsworth Court, #104  
Annandale, VA 22003

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-4538

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: February 1, 2010

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0422-9  
Case: 09-18518

User: admin  
Form ID: B18

Page 1 of 1  
Total Noticed: 13

Date Rcvd: Feb 02, 2010

The following entities were noticed by first class mail on Feb 04, 2010.  
db +Jang Eun Han, 4121 Wadsworth Court, #104, Annandale, VA 22003-7021  
9247502 +BB&T Mortgage, PO Box 2027, Greenville, SC 29602-2027  
9247503 +Branch Banking & Trust Co. Of Virginia, 131 W. Webster Street, Whiteville, NC 28472-4041  
9247505 +Citi Card, Box 6500, Sioux Falls, SD 57117-6500  
9247506 +Glasser & Glasser, PO Box 3400, Norfolk, VA 23514-3400  
9247507 +IndyMac Federal Bank, PO Box 4045, Kalamazoo, MI 49003-4045  
9247508 +McCabe, Weisberg & Conway, LLC, 8101 Sandy Spring Rd., Suite 100, Laurel, MD 20707-3596  
9247509 +One West Bank, 6900 Beatrice Drive, Kalamazoo, MI 49009-9559  
9247510 +Sallie Mae, PO Box 9533, Wilkes Barre, PA 18773-9533  
9247511 +Student Loan Corporation, C/O Citibank, PO Box 6615, The Lakes, NV 88901-6615

The following entities were noticed by electronic transmission on Feb 03, 2010.  
9247501 E-mail/Text: bankruptcy@bbandt.com BB&T Bank, PO Box 1847,  
Wilson, NC 27894  
9247500 EDI: BANKAMER.COM Feb 02 2010 21:43:00 Bank Of America, PO Box 15026,  
Wilmington, DE 19850-5026  
9247504 +EDI: CAPITALONE.COM Feb 02 2010 21:43:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2010

Signature:

